

Thirty Years' History of Insurance in Massachusetts.

The Boston Commercial Bulletin says:— "The recent fire in a valuable business block in Summer street and the publication of the list of insurers who had insured upon the property lost and endangered, by which it appears that but a small proportion of the insurers had availed themselves of the accommodations of Boston offices, suggests a comparison between the state of insurance business in our city now and thirty years ago, when there was far less Boston property at risk of either fire or marine than there is in 1857.

In 1857 there were twenty-nine stock insurance companies in Boston, with an aggregate capital of \$7,450,000. Some of these took fire and marine risks indifferently; others were devoted exclusively to one branch or the other. As a reminiscence of the time, and to show how many have weathered the storms of losses by sea and land since that time, a list of them is appended. They were the American, Atlantic, Atlas, Boston, Boylston, Fire and Marine, Columbia, Fireman's, Fishing, Franklin, Hope, Manufacturers', Massachusetts Fire and Marine, Mercantile Marine, Merchants', National, Neptune, New England Marine, Ocean, Protection, Suffolk, Trout, United States, Warren and W. Some of these also took Marine, Commercial, Globe, Fire and Marine, India Fire and Marine and Pacific.

"The year 1837 is pointed out, even at this time, as the great year of commercial and manufacturing disaster which not only extended over our whole country, but was severely felt through failures and suspensions in other continents. In that year the fire institutions which are last in the above list, disappeared from State street, with more or less compensation to them, went into liquidation, and have not been heard from since. Their united stocks amounted to \$1,100,000. Years of business depression are said to have led heavily against the prosperity of insurance offices. A shrewd but indignant underwriter once declared that he could take the books of any well regulated insurance company, and by their various losses mark out what were favorable and what were unfavorable seasons for trade, commerce, and manufactures. The casual observer may not be able to see the analogy between dullness in trade and destruction by fire, but the fact lies among the elements of insurance offices, where it is believed that there is more danger to property when it is unremunerative, and that losing manufacturers, whether of dear cloth or cheap bread, are exceedingly combustible when their owners are getting out of pocket by them.

"In 1837 there were also nineteen Massachusetts insurance offices out of Boston, the whole capital of which was \$1,965,000. Of these, five were in Salem, which held the largest insurance capital next to Boston; three were in New Bedford; two each in Lynn, Haverhill, and Gloucester, and Gloucester, Springfield, Fairhaven, Plymouth, and Provincetown, one each. The list compares singularly with that of the offices now established in various portions of the State and their numerous agencies. The greatest change—all a change as melancholy as it is memorable—is that of the island and town of Nantucket, which then supported her two offices, and had also large risks in Boston, New Bedford, Salem, New York, etc. Then she was noted throughout the world for her whaling enterprise; a hundred sail of vessels would sometimes lie at her wharves, and her immense warehouses were filled with oil products, drawn from the depths of the Atlantic, Pacific, and Indian oceans. Her people were rich and her business enormous, considering her isolated position. Now Nantucket harbor has been destroyed for all but light draft commerce by the action of the sea; her wharves are rotting to the water's edge; her great warehouses are empty or have been dismantled and carried away. Grass grows rank in her once busy streets, and her resident population has been reduced one-half or more, the greater proportion of those left being the poorer class of the population, and the sterner sex we have the most extravagant accounts. Desolation is written on the once renowned island of the ocean. But this is a digression.

"In 1840 there were twenty-two stock insurance offices in Boston—capital \$5,110,000, and there were nineteen companies out of the city—capital \$1,765,000.

SHIPPING.

STEAM TO LIVERPOOL, CALLING AT QUEENSTOWN. The Ocean Line, under contract with the United States and Great Britain governments, for carrying the mails, will sail on Tuesday, August 22, at 10 A. M. for Liverpool, calling at Queenstown, Ireland, on Wednesday, August 23, at 10 A. M. On Saturday, August 25, at 10 A. M. for Liverpool, calling at Queenstown, Ireland, on Sunday, August 26, at 10 A. M. On Monday, August 27, at 10 A. M. for Liverpool, calling at Queenstown, Ireland, on Tuesday, August 28, at 10 A. M. On Wednesday, August 29, at 10 A. M. for Liverpool, calling at Queenstown, Ireland, on Thursday, August 30, at 10 A. M. On Friday, August 31, at 10 A. M. for Liverpool, calling at Queenstown, Ireland, on Saturday, September 1, at 10 A. M. On Sunday, September 2, at 10 A. M. for Liverpool, calling at Queenstown, Ireland, on Monday, September 3, at 10 A. M. On Tuesday, September 4, at 10 A. M. for Liverpool, calling at Queenstown, Ireland, on Wednesday, September 5, at 10 A. M. 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